

Amendments to the Claims: This listing of claims will replace all prior versions, and listings, of claims in the application

Listing of Claims:

1. (Currently Amended) A risk management system for assessing a risk of a loan to a borrower, comprising:

a. a loan policy system comprising a loan policy, the loan policy comprising a set of rules;

b. at least one risk data system in communication with the loan policy system;

c. a risk system in communication with the loan policy system and the risk data system, the risk system adapted to process data from the loan policy system and the risk data system for the purpose of performing risk assessment regarding the loan to the borrower; and,

d. a user interface in communication with the risk system for reporting the result of the risk assessment.

2. (Currently Amended) The risk management system according to claim 1, wherein the risk system further comprises a risk rule engine for performing the risk assessment, the risk rule engine in communication with the loan policy system and the risk data system.

3. (Currently Amended) The risk management system according to claim 2, wherein the risk system further comprises a risk analysis file, the risk analysis file in communication with the risk rule engine, the risk analysis file adapted to process and store data for the risk assessment.

4. (Original) The risk management system according to claim 1, wherein the risk data system comprises an exception system.

5. (Original) The risk management system according to claim 1, wherein the risk data system comprises an origination system.

6. (Original) The risk management system according to claim 1, wherein the risk data system comprises a loan accounting system.

7. (Currently Amended) The risk management system according to claim 1, wherein the risk data system comprises ~~an external rating~~ a deposit system.

8. (Original) The risk management system according to claim 1, wherein the risk data system comprises an external rating system.

9. (Original) The risk management system according to claim 1, wherein the risk data system comprises a covenants system.

10. (Original) The risk management system according to claim 1, wherein the risk data system comprises an account analysis system.

11. (Original) The risk management system according to claim 1, wherein the risk data system comprises a recovery system.

12. (Original) The risk management system according to claim 3, wherein the risk analysis file further comprises a risk calculator repository.

13. (Original) The risk management system according to claim 3, wherein the risk analysis file further comprises an analysis rule repository.

14. (Original) The risk management system according to claim 3, wherein the risk analysis file further comprises an action rule repository.

15. (Original) The risk management system according to claim 14, wherein the action rule repository further comprises a notification routine.

16. (Original) The risk management system according to claim 14, wherein the action rule repository further comprises an action routine.

17. (Original) The risk management system according to claim 14, wherein the action rule repository further comprises an exposure routine.

18. (Original) The risk management system according to claim 3, wherein the risk analysis file further comprises a scheduled analysis repository.

19. (Original) The risk management system according to claim 3, wherein the risk analysis file further comprises a risk policy repository.

20. (Original) The risk management system according to claim 3, wherein the risk analysis file further comprises an exposure repository.

21. (Original) The risk management system according to claim 20, wherein the exposure repository further comprises an interim calculations routine.

22. (Original) The risk management system according to claim 20, wherein the exposure repository further comprises a summarizations routine.

23. (Original) The risk management system according to claim 20, wherein the exposure repository further comprises a timestamped data routine.

24. (Original) The risk management system according to claim 20, wherein the exposure repository further comprises a risk action status routine.

25. (Original) The risk management system according to claim 3, wherein the risk analysis file further comprises an exception repository.

26. (Original) The risk management system according to claim 3, wherein the risk analysis file further comprises a covenants repository.

27. (Original) The risk management system according to claim 2, wherein the risk system further comprises an event monitor in communication with the risk rule engine and the risk data system.

28. (Original) The risk management system according to claim 2, wherein the risk system further comprises an event filter in communication with the risk rule engine and the risk data system.

29. (Original) The risk management system according to claim 2, wherein the risk system further comprises an inquiry dispatcher in communication with the risk rule engine and the risk data system.

30. (Original) The risk management system according to claim 1, further comprising at least one system interface in communication with the risk data system and the risk system.

31. (Original) The risk management system according to claim 30, wherein the system interface comprises a covenants interface.

32. (Original) The risk management system according to claim 30, wherein the system interface comprises an exception interface.

33. (Original) The risk management system according to claim 30, wherein the system interface comprises a loan accounting interface.

34. (Currently Amended) The risk management system according to claim 30, wherein the system interface comprises an ~~exception~~origination interface.

35. (Original) The risk management system according to claim 30, wherein the system interface comprises a trust interface.

36. (Original) The risk management system according to claim 30, wherein the system interface comprises a deposit interface.

37. (Original) The risk management system according to claim 30, wherein the system interface comprises a live datafeed interface.

38. (Original) The risk management system according to claim 30, wherein the system interface comprises a third party interface.

39. (Currently Amended) The risk management system according to claim 2, wherein the risk system further comprises a transaction submission module in communication with the risk rule engine and the risk data ~~system~~system.

40. (Currently Amended) The risk management system according to claim 2, wherein the risk system further comprises a risk workflow engine in communication with the risk rule engine and the risk data ~~system~~system.

41. (Original) The risk management system according to claim 40, further comprising a notification engine in communication with the risk workflow engine.

42. (Original) The risk management system according to claim 40, further comprising a risk action joblist system in communication with the risk workflow engine.

43. (Original) The risk management system according to claim 1, further comprising a user interface in communication with the risk rule engine.

44. (Original) The risk management system according to claim 43, wherein the user interface is a risk workstation.

45. (Currently Amended) A method for assessing managing risk of a loan to a borrower~~associated with the services provided by a financial institution~~, comprising:

- a. establishing a loan policy for the loan between a lender and a borrower;
- b. monitoring data in at least one risk data system;
- c. comparing the data to the loan policy in order to determine if the data deviates from the loan policy;
- d. recording a risk event when the data deviates from the loan policy;

e. performing risk assessment of the risk event; and,

f. enabling a user to access the results of the risk assessment regarding the loan to the borrower.

46. (Original) The method for managing risk according to claim 45, wherein the risk event is assessed via a risk system.

47. (Currently Amended) The method for managing risk according to claim 46, wherein the risk system is a computer program implemented on at least one computer and adapted to automatically review the risk data system for the occurrence of risk events.

48. (Currently Amended) The method for managing risk according to claim 46, wherein the risk system automatically performs the risk assessment.

49. (Currently Amended) The method for managing risk according to claim 45, wherein the step of performing the risk assessment of the risk event further comprises comparing the data comprising a the risk event to data from a second risk data system.

50. (Original) The method for managing risk according to claim 45, wherein a user is enabled to access the results of the risk assessment via a risk workstation.

51. (New) The risk management system according to claim 1, wherein:
the data from the loan policy system and the risk data system includes data derived after perfection of the loan, as post-perfection data; and
the risk system includes a risk rule engine for comparing the post-perfection data with the loan policy to generate a risk event.

52. (New) The risk management system according to claim 51, wherein the risk system includes an event filter to filter real-time data of event information for predetermined conditions, and selectively provide a portion of the event information to the risk rule engine.

53. (New) The risk management system according to claim 1, wherein the risk system generates risk events based on the data from the loan policy system and the risk data system and the risk management system stores the generated risk events.

54. (New) The risk management system according to claim 53, wherein the risk system generates different levels of risk events by comparing the data from the loan policy system and the risk data system with the loan policy such that at least one of the different levels of the risk events causes the risk management system to operate in a different mode from the remaining ones of the different levels of the risk events.

55. (New) The risk management system according to claim 54, wherein the different levels of the risk events include: (1) a first level in which the risk management system operates to reject the loan based on one or more deviations of the data from the loan policy system and the risk data system with the loan policy, and (2) a second level in which the risk management system generates an alert that the loan deviates from the loan policy.

56. (New) The risk management system according to claim 55, wherein responsive to a risk event of the second level being overridden by a user, the risk management system stores information identifying the risk event of the second level and at least one of information of the user or a corresponding override event.

57. (New) The risk management system according to claim 1, wherein the loan policy includes one or more rules based on a composite exposure of a lender for a portfolio of loans to the borrower and to other borrowers of the lender to generate a risk event based on a deviation from the loan policy.